

FORM PTO-1449 (Modified)	Attorney Docket No.: 020375-002910US	Application No.: 10/045,313
LIST OF PATENTS AND PUBLICATIONS FOR APPLICANT'S INFORMATION DISCLOSURE STATEMENT (Use several sheets if necessary)	Applicant: Stephen Chin	
	Filing Date: October 24, 2001	Group:

Reference Designation			U.S. PATENT DOCUMENTS			Page 1
Examiner Initial	Document No.	Date	Name	Class	Sub-class	Filing Date (If Appropriate)
<u>H7D</u> AA	5,220,501	6-15-93	Lawlor et al.			
<u>    </u> AB	5,555,496	9-10-96	Tackbary et al.			
<u>    </u> AC	5,699,528	12-16-97	Hogan			
<u>    </u> AD	5,757,917	5-26-98	Rose et al.			
<u>    </u> AE	5,826,241	10-20-98	Stein et al.			
<u>    </u> AF	5,899,980	5-4-99	Wilf et al.			
<u>    </u> AG	5,960,412	9-28-99	Tackbary et al.			
<u>    </u> AH	5,987,140	11-16-99	Rowney et al.			
<u>    </u> AI	5,987,429	11-16-99	Maritzen et al.			
<u>    </u> AJ	5,991,750	11-23-99	Watson			
<u>    </u> AK	5,999,625	12-7-99	Bellare et al.			
<u>    </u> AL	6,012,045	1-4-00	Barzilai et al.			
<u>    </u> AM	6,012,048	1-4-00	Gustine t al.			
<u>    </u> AN	6,032,133	2-29-00	Hilt et al.			
<u>    </u> AO	6,044,363	3-28-00	Mori et al.			
<u>    </u> AP	6,058,379	5-2-00	Odom et al.			
<u>    </u> AQ	6,058,417	5-2-00	Hess et al.			
<u>    </u> AR	6,070,798	6-6-00	Nethery			
<u>    </u> AS	6,073,117	6-6-00	Oyanagi et al.			
<u>    </u> AT	6,098,053	8-1-00	Slater			
<u>    </u> AU	6,119,106	9-12-00	Mersky et al.			
<u>    </u> AV	6,122,625	9-19-00	Rosen			
<u>    </u> AW	6,167,386	12-26-00	Brown			
<u>    </u> AX	6,175,823	1-16-01	Van Dusen			
<u>H7D</u> AY	6,246,996	6-12-01	Stein et al.			

FOREIGN PATENT DOCUMENTS						
	Document No.	Date	Country	Class	Sub-class	Translation (Yes/No)
<u>H7D</u> AZ	EP0949596	10-13-99	Europe			
<u>    </u> AAA	EP1077436	2-21-01	Europe			
<u>    </u> ABB	PCT/US99/29312	6-15-00	PCT			
<u>    </u> ACC	PCT/US00/03526	9-14-00	PCT			
<u>    </u> ADD	PCT/US00/16669	12-28-00	PCT			
<u>    </u> AEE	PCT/US00/11732	11-9-00	PCT			
<u>    </u> AFF	PCT/US99/19628	4-20-00	PCT			

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<u>H7D</u> AGG	PCT/US00/18582	1-18-01	PCT			
<b>OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)</b>						
<u>H7D</u> AHH	Intell-A-Check, Internet, <a href="http://www.icheck.com">http://www.icheck.com</a> , February 7, 2000.					
<u>   </u> AII	Debit-it, Internet, <a href="http://www.debit-it.com">http://www.debit-it.com</a> , February 7, 2000.					
<u>   </u> AJJ	dotBank, Internet, <a href="http://www.dotbank.com">http://www.dotbank.com</a> , February 7, 2000.					
<u>   </u> AKK	TeleCheck, Making checks Our Responsibility, Internet, <a href="http://www.telecheck.com">http://www.telecheck.com</a> , February 7, 2000.					
<u>   </u> ALL	TeleCheck, Verification Services, Internet, <a href="http://telecheck.com">http://telecheck.com</a> , February 7, 2000.					
<u>   </u> AMM	Transpoint, Internet, <a href="http://www.transpoint.com">http://www.transpoint.com</a> , February 10, 2000.					
<u>   </u> ANN	PayPal.com, Internet, <a href="http://www.paypal.com">http://www.paypal.com</a> , February 7, 2000.					
<u>H7D</u> AOO	PayMe.com, Internet, <a href="https://ssl.idealab.com">https://ssl.idealab.com</a> , February 16, 2000.					
EXAMINER <u>+127103 Hansl Dan</u> DATE CONSIDERED <u>1/27/03</u>						

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

